

Information to identify the case:

Debtor 1 **Michael J. Jones**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7492**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-10644-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Jones

2/10/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael J. Jones
Debtor

Case No. 18-10644-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy

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Date Rcvd: Feb 11, 2021

Form ID: 318

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db	+ Michael J. Jones, 1040 South Hermitage Road, Hermitage, PA 16148-3621
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14902071	+ Aberdeen Proving Ground Federal Credit Union, C/O Silverman Theologou LLP, 11200 Rockville Pike, Ste. 520, N. Bethesda, MD 20852-7105
14871147	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
14898523	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14899194	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2021 03:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2021 03:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcygroup@apgfcu.com	Feb 12 2021 03:10:00	Aberdeen Proving Ground Federal Credit Union, 1321 Pulaski Hwy, Edgewood, MD 21040-1502
cr	+ Email/Text: ebnteam@sscu.net	Feb 12 2021 03:11:00	Seven Seventeen Credit Union, Inc., 3181 Larchmont Ave., Warren, OH 44483-2498
14871143	+ Email/Text: bankruptcygroup@apgfcu.com	Feb 12 2021 03:10:00	APG Federal Credit Union, Attn: Bankruptcy, Po Box 1176, Aberdeen, MD 21001-6176
14894296	EDI: CBSAAFES.COM	Feb 12 2021 04:23:00	Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236
14871148	EDI: CBSAAFES.COM	Feb 12 2021 04:23:00	Military Star/AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265
14871144	+ EDI: CITICORP.COM	Feb 12 2021 04:23:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14871145	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 12 2021 03:17:40	Credit One Bank, Attn: Bankruptcy, Po Box

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			98873, Las Vegas, NV 89193-8873
14874693	EDI: DISCOVER.COM	Feb 12 2021 04:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14871146	+ EDI: DISCOVER.COM	Feb 12 2021 04:23:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14902085	Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2021 03:26:31	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14871149	+ EDI: NFCU.COM	Feb 12 2021 04:23:00	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14887398	+ EDI: NFCU.COM	Feb 12 2021 04:23:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
14890473	EDI: AGFINANCE.COM	Feb 12 2021 04:23:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14871150	+ EDI: AGFINANCE.COM	Feb 12 2021 04:23:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14871436	+ EDI: PRA.COM	Feb 12 2021 04:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14871151	+ Email/Text: ebnteam@sscu.net	Feb 12 2021 03:11:00	Seven Seventeen Cred, Attn: Bankruptcy, 3181 Larchmont Ave. Ne, Warren, OH 44483-2498
14884483	+ Email/Text: ebnteam@sscu.net	Feb 12 2021 03:11:00	Seven Seventeen Credit Union, Inc., 3181 Larchmont Ave., NE, Warren, OH 44483-2498
14904774	+ EDI: RMSC.COM	Feb 12 2021 04:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14871152	+ EDI: RMSC.COM	Feb 12 2021 04:23:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871153	+ EDI: RMSC.COM	Feb 12 2021 04:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871154	+ EDI: RMSC.COM	Feb 12 2021 04:23:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14871155	+ EDI: RMSC.COM	Feb 12 2021 04:23:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871156	EDI: TFSR.COM	Feb 12 2021 04:23:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
15281113	EDI: BL-TOYOTA.COM	Feb 12 2021 04:23:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14871157	+ EDI: USAA.COM	Feb 12 2021 04:23:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600
14904720	EDI: ECAST.COM	Feb 12 2021 04:23:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14871158	*+	APG Federal Credit Union, Attn: Bankruptcy, Po Box 1176, Aberdeen, MD 21001-6176
14871163	*P++	CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849, address filed with court:, Military Star/AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265

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14871159	*+	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14871160	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14871161	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14871162	*+	Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
14871164	*+	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14871165	*+	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14871166	*+	Seven Seventeen Cred, Attn: Bankruptcy, 3181 Larchmont Ave. Ne, Warren, OH 44483-2498
14871167	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871168	*+	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871169	*+	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14871170	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14871171	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
14871172	*+	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
James McNally	on behalf of Creditor Seven Seventeen Credit Union Inc. jmcnally@cohenseglia.com, dlandi@cohenseglia.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Michael J. Jones rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Debtor Michael J. Jones richard@seelingerlaw.com rjb8181@gmail.com
Tamera Ochs Rothschild	trothschild@gmx.com pa70@ecfcbis.com
Tamera Ochs Rothschild	on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com pa70@ecfcbis.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Thomas E. Reilly	on behalf of Creditor Aberdeen Proving Ground Federal Credit Union ecf@tomreillylaw.com

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